



Homeowner Selection Summary

Habitat for Humanity for San Luis Obispo County (HFHSLOCO) is a non-profit housing organization that builds and renovates homes to improve communities by partnering with families in need. Our purpose is to eliminate generational poverty by building and selling homes for low-income families who could not otherwise afford a home. The following application for houses being built on **Vine Street in Paso Robles**.

As part of the application process, we require each applicant to submit a **nonrefundable \$50 application fee** and give us permission to verify employment and other income, checking and savings account balances, obtain statements from your current and previous landlords, do a credit check, and follow-up with your credit and personal references.

If you believe you qualify to be considered as a Habitat homebuyer, please fill out and return the application along with all financial information requested. Submitted applications that are not complete and/or do not have the proper documentation will be returned to the applicant for completion. All items in the application will be treated as confidential and will be used for Habitat homebuyer selection purposes only.

Your **completed** application must be received by us postmarked **no later than February 28th, 2022**. Applications received after that date will not be considered. Incomplete applications that have been returned to the applicant must be completed and returned by the due date. The selection process will take approximately three months after all applications have been received. We will inform you of the status of your application as soon as we can.

Other Housing Agencies

If you do not meet the criteria to apply for a Habitat for Humanity of San Luis Obispo home, please contact one of the organizations below to determine whether you qualify for their housing program.

Housing Authority, City of San Luis Obispo
487 Leff Street
San Luis Obispo, CA 93401
(805) 543-4478

Housing Authority, City of Paso Robles
3201 Pine Street
Paso Robles, CA 93446
(805) 238-4015

People's Self Help Housing
3533 Empleo Street
San Luis Obispo, CA 93401
(805) 781-3088





Qualifying Criteria

- Ability to make a mortgage payment (including taxes and insurance).
- Provide proof of a reliable source of income.
- Gross Income for all applications must be a minimum of \$48,500
- Maximum gross income limits are determined by household size:
 - \$77,600 for 1 to 4 person households
 - or \$102,450 for 5 or more person household
- Be citizens of the United States OR provide proof of permanent residency status in the United States.
- Must live or work in San Luis Obispo County.
- Contribute 250 hours of Sweat Equity per applicant toward the construction of their home.
- Commit to attend all educational workshops.
- Commit to being Habitat partners and support efforts of the local affiliate.
- Have a need for housing.

Household Income Limits for San Luis Obispo County as of April 2021			
USDA / HUD Affordable Housing Standards			
Persons in the Family	Lower Limit		Upper Limit
1 - 4	\$48,500	to	\$77,600
5+	\$64,050	to	\$102,450

If you have any questions about the application, please call the Habitat office at 805-782-0687 or email us at homeownership@hfhsloco.org.

Thank you for your interest in Habitat for Humanity for San Luis Obispo County. We look forward to receiving your application! Habitat for Humanity for San Luis Obispo County, P.O. Box 613, San Luis Obispo, CA 93406; 805-782-0687.





Application Instruction Sheet

1. Your application must be complete and accurate to be considered for processing.
2. If possible, complete your application in English (you may be able to have a friend or relative assist you in completing the application) but we will accept applications in Spanish.
3. Your application must include clear, readable copies of the documents listed on the Application Document Checklist.
4. Applications that DO NOT include all requested material will NOT be considered complete. Applicants will be notified that their application will NOT be processed unless the missing documentation is provided before the end of the application acceptance period.
5. Completed applications MUST be received by **February 28th, 2022**.
6. Applications may be submitted by MAIL to:

Habitat for Humanity for San Luis Obispo County
P.O. Box 613
San Luis Obispo, CA 93406

*To submit the application in person, please email homeownership@hfhsloco.org
or call the Habitat office at [\(805\) 782-0687](tel:8057820687) to schedule a time to meet.*

Thank you!
HFHSLOCO





Homeownership Application

Thank you for your interest in Habitat for Humanity and our housing program! Please complete this application so we can determine whether you qualify for a Habitat house. The application must be filled out as completely and accurately as possible and submitted with the supporting documentation requested (see application and document list) with the non-refundable processing fee of \$50. If more space is needed to complete any part of this application, please use a separate piece of paper and attach it to application. Please mark your additional comments with “A” for Applicant and “C: for Co-applicant. **All information you provide will be kept confidential.**

1. APPLICANT INFORMATION			
Applicant’s Name		Co-applicant’s Name	
Social Security Number:		Social Security Number:	
Home Phone:		Home Phone:	
Cell Phone:		Cell Phone:	
Age:		Age:	
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (e.g.,single, divorced, widowed)		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (e.g.,single, divorced, widowed)	
Dependents and others who will live with you (not listed by co-applicant)		Dependents and others who will live with you (not listed by applicant)	
Name	Age	Name	Age
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____





Present Address (street, city, state, zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent Number of Years _____	Present Address (street, city, state, zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent Number of Years _____
If you are approved for a Habitat home, how should your name appear on the legal documents?	If you are approved for a Habitat home, how should your name appear on the legal documents?

If Living at Present Address Less Than Two Years, Complete the Following

Last Address (street, city, state, zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent Number of Years _____	Last Address (street, city, state, zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent Number of Years _____
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2. WILLINGNESS TO PARTNER

To be considered for a Habitat home, you and your family must be willing to complete 250 hours of sweat equity per applicant. "Sweat equity" is your help in building your home and the homes of others, and may include clearing the lot, painting, helping with construction, working in the Habitat office or ReStore, or other approved activities.

	Yes	No
I AM WILLING TO COMPLETE THE REQUIRED SWEAT EQUITY HOURS:	Applicant <input type="checkbox"/>	<input type="checkbox"/>
	Co-applicant <input type="checkbox"/>	<input type="checkbox"/>

3. PRESENT HOUSING CONDITIONS

Number of Bedrooms (please circle) 1 2 3 4 5

Other rooms in the place where you are currently living:

Kitchen Bathroom Living Room Dining Room Other (please describe): _____

If you rent your residence, what is your monthly rent payment? \$ _____/month
(Please supply a copy of a cancelled check or money order receipt for rent paid)

Name of current landlord:



Address of current landlord (street, city, state, zip):

Phone number of current landlord:

In the space below, please describe the condition of the house or apartment where you live.

4. EMPLOYMENT INFORMATION

APPLICANT

CO-APPLICANT

Name and address of **current** employer:

Name and address of **current** employer:

Phone number for employer:

Phone number for employer:

Occupation:

Occupation:

Years on this job: _____

Years on this job: _____

Monthly gross wages: \$ _____/month

Monthly gross wages: \$ _____/month

If Working at Current Job Less Than One Year, Complete the Following Information

Name and address of **last** employer:

Name and address of **last** employer:

Phone number for employer:

Phone number for employer:

Occupation:

Occupation:

Years on this job: _____

Years on this job: _____

Monthly gross wages: \$ _____/month

Monthly gross wages: \$ _____/month

5. MONTHLY INCOME AND COMBINED MONTHLY BILLS					
	Applicant	Co-applicant	Others in Household**	Monthly Bills***	Monthly Amount
Base Employment Income*	\$	\$	\$	Rent	\$
CalWORKs / TANIF				Utilities	
CalFresh / SNAP				Car Payments	
Social Security				Insurance	
SSI				Child Care	
Disability				School Lunch	
Alimony				Credit Card Payment	
Child Support				Student Loans	
Other					

*Self employed applicant(s) may provide additional documentation such as tax returns and financial statements.

** List additional household members over 18 who receive income:

Name	Age	Monthly Wages
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

*** Please attach a copy of last month's bills

6. SOURCE OF DOWNPAYMENT AND CLOSING COSTS

Where will you get the money for the down payment and closing costs to purchase your Habitat home (e.g., parents, savings)? If you would borrow money to pay these costs, please explain how and from whom.

7. ASSETS					
List Checking and Savings Accounts Below					
Applicant			Co-applicant		
Name and address of bank, savings & loan, or credit union:			Name and address of bank, savings & loan, or credit union:		
Account Number:	Balance \$		Account Number:	Balance \$	
Name and address of bank, savings & loan, or credit union:			Name and address of bank, savings & loan, or credit union:		
Account Number:	Balance \$		Account Number:	Balance \$	
List Other Assets					
Applicant			Co-applicant		
Do you own a:			Do you own a:		
Stove	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Stove	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Refrigerator	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Refrigerator	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Washer	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Washer	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Dryer	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Dryer	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Vehicle (paid off)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Vehicle (paid off)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Make and Year:			Make and Year:		
2 nd Vehicle (paid off)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	2 nd Vehicle (paid off)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Make and Year:			Make and Year:	<input type="checkbox"/> Yes	<input type="checkbox"/> No

8. DEBT					
To Whom Do You and the Co-Applicant Owe Money?					
Vehicle	Monthly Payment	Unpaid Balance	Name and address of Company	Monthly Payment	Unpaid Balance
	\$	\$		\$	\$
	Months left to pay:			Months left to pay:	
Credit Card(s)	Monthly Payment	Unpaid Balance	Alimony/Child Support	\$	/month
	\$	\$	Job-related Expenses	\$	/month
			Child care, Union dues, etc.	\$	/month
Months left to pay:					
Other (describe)	Monthly Payment	Unpaid Balance	Name and address of Company	Monthly Payment	Unpaid Balance
	\$	\$		\$	\$
	Months left to pay:			Months left to pay:	
Medical	Monthly Payment	Unpaid Balance	Column 2: Subtotal of Payments	\$	/month
	\$	\$	Column 1: Subtotal of Payments	\$	/month
			Months left to pay:		
Column 1 Subtotal of Payments	\$ /month		Total Amount of Monthly Payments	\$ /month	

9. DECLARATIONS		
	Applicant	Co-applicant
Do you have any debt because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you declared bankruptcy within the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you had property foreclosed on in the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you co-signed on any loans?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have any unpaid collections?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have any unpaid judgments?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you currently involved in a lawsuits?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you paying child support or alimony?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a U.S. citizen or a permanent legal resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Answering “yes” to these questions does not automatically disqualify you for a Habitat home. If you answered “yes” to any of the above questions, please explain on a separate sheet of paper.

10. AUTHORIZATION AND RELEASE

I understand that by filing this application I am authorizing Habitat for Humanity for San Luis Obispo County to evaluate my actual need for a Habitat home, my ability to repay the no-interest loan and other expenses of homeownership, and my willingness to be a partner family. I understand that the evaluation will include personal visits, a credit check, and employment verification. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied and that if I have been selected to receive a Habitat home I may be disqualified from the program. The original or a copy of this application will be retained for Habitat for Humanity for San Luis Obispo County even if the application is not approved. The \$50 processing fee is non-refundable even if you are not selected to be a Habitat partner family.

Applicant Signature

Date

Co-applicant Signature

Date

11. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Please read this statement before completing the box below: The following information is requested by the federal government for loans related to the purchase of homes, in order to monitor the lender’s compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it or not. However, if you choose not to furnish it, under federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the information below, please check the box below. Lender must review the above material to ensure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the loan applied for.

Applicant	Co-applicant
<input type="checkbox"/> I do not wish to furnish this information. Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black/African American <input type="checkbox"/> Caucasian <input type="checkbox"/> Asian <input type="checkbox"/> American Indian or Alaskan Native AND Caucasian <input type="checkbox"/> Black/African American AND Caucasian <input type="checkbox"/> American Indian or Alaskan Native AND Black/African American <input type="checkbox"/> Other (specify): Ethnicity: <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: ____/____/____ Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)	<input type="checkbox"/> I do not wish to furnish this information. Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black/African American <input type="checkbox"/> Caucasian <input type="checkbox"/> Asian <input type="checkbox"/> American Indian or Alaskan Native AND Caucasian <input type="checkbox"/> Black/African American AND Caucasian <input type="checkbox"/> American Indian or Alaskan Native AND Black/African American <input type="checkbox"/> Other (specify): Ethnicity: <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: ____/____/____ Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)

12. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that we may order an appraisal or other property valuation in connection with your loan and we may charge you for this appraisal or property valuation. Upon completion of the appraisal or property valuation, we will promptly provide a copy to you, even if the loan does not close.



Personal Reference List

Please list below three personal references. Personal references should not include family members.

1. **Name:**

Address (street, city, state, zip):

Phone:

Email:

2. **Name:**

Address (street, city, state, zip):

Phone:

Email:

3. **Name:**

Address (street, city, state, zip):

Phone:

Email:

